



APPENDIX:
RAVEN BANK GENERAL LEDGER

**RAVEN BANK
NEVERMORE, IOWA
AS OF NOVEMBER 30, 1997
STATEMENT OF ACCOUNTS**

<u>NUMBER</u>	<u>DESCRIPTION</u>	<u>CURRENT BALANCE</u>
ASSETS		
101000	CASH	402,390.76
111100	TIME DUE FROM	171,768.53
140000	INVESTMENT IN SUBSIDIARY	2,000,000.00
141000	SECURITIES	4,203,385.65
142000	FED FUNDS SOLD	1,432,036.04
151000	REAL ESTATE LOANS	48,830,470.71
152000	COMMERCIAL AND INDUSTRIAL LOANS	6,651,434.74
153000	CONSUMER LOANS	6,447,788.44
154000	OVERDRAFTS	39,970.98
159000	LOAN LOSS RESERVE	(1,460,755.84)
161000	BUILDINGS	2,418,105.87
171000	OREO	17,655,897.20
191000	OTHER ASSETS	<u>3,172,825.71</u>
	TOTAL ASSETS	<u>91,965,318.79</u>
LIABILITIES		
201000	DEMAND DEPOSITS	11,932,004.93
201100	SAVINGS DEPOSITS	45,421,996.01
201200	TIME DEPOSITS	28,799,864.93
232000	TAXES PAYABLE	21,190.55
260000	TREASURY, TAX & LOAN	1,204,184.88
265000	ACCRUED INT ON DEPOSITS	<u>1,180,578.00</u>
	TOTAL LIABILITIES	88,559,819.30
301000	CAPITAL STOCK	1,019,666.77
301500	CAPITAL SURPLUS	8,763,915.00
302000	UNDIVIDED PROFITS	(6,092,131.18)
302500	CURRENT EARNINGS	<u>(285,951.10)</u>
	TOTAL EQUITY	3,405,499.49
	TOTAL LIABILITIES AND EQUITY	<u>91,965,318.79</u>